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November 4, 2011

Chambers, Hon. Robert D. Drain
United States Bankruptcy Court
Southern District Of New York
300 Quarropas Street
White Plains, NY 10601

Re: Brett Ruskin, Riki Ruskin
Case No. 10-23484
Loan No. ***2165

Dear Hon. Robert D. Drain:

Please allow this letter to serve as a written status report, submitted on behalf of BAC Home Loans Servicing, LP (the "Secured Creditor") pursuant to the Southern District of New York Loss Mitigation Program Procedures.

The Secured Creditor and the Debtors have agreed to terms of a loan modification and the Debtors have signed the loan modification agreement. This firm is in process of preparing a stipulation and order approving the loan modification.

Secured Creditor has no objection to the adjournment of the status conference in order to obtain court approval of the loan modification.

If there are any questions, please feel free to contact me directly at 716-932-6363.

Very truly yours,

STEVEN J. BAUM, P.C.

A handwritten signature in black ink that reads 'Anne M. Hulbert'. The signature is written in a cursive, flowing style.

By: Anne M. Hulbert, Esq.

cc. Joshua N. Bleichman, Esq., via facsimile 845-425-7362.